



Docket No. 3635-4000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Stephen J. HODGDON et al.

Group Art Unit: 3624

Serial No.: 09/259,770

Examiner: Jagdish PATEL

Filed: February 26, 1999

For: METHOD OF RISK MANAGEMENT AND OF ACHIEVING A
RECOMMENDED ASSET ALLOCATION AND WITHDRAWAL STRATEGY,
AND COMPUTER-READABLE MEDIUM, APPARATUS AND COMPUTER
PROGRAM THEREOF

AMENDMENT AFTER FINAL UNDER 37 C.F.R. § 1.116

Commissioner for Patents
Box AF
Washington, DC 20231

RECEIVED
MAR 03 2003
GROUP 3600

Sir:

Responsive to the Office Action dated December 3, 2002, please amend the
application as follows:

IN THE CLAIMS

90. (amended). A method comprising:
obtaining data comprising rates of return for a plurality of asset classes and at least one
rate of inflation;

obtaining for a particular individual a financial portfolio to be evaluated based on an
initial investment allocated to at least one of the asset classes, and a desired withdrawal amount
having a fixed dollar amount and a fixed percentage amount;

generating a probabilistic distribution of investment outcomes for the financial portfolio
on an incremental basis within a designated time period by determining a plurality of projected

*Please
enter the paper
Thanks Dr. Patel*

*Sub
c.1*

*#87
B
(NE)
3/4/03*